



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:

Cassandra Lynn Banko,

Debtor.

Case No. 18-29983
Order Filed on November 4, 2019
by Clerk

Hon. Andrew B. Altenburg, Jr., U.S.B.J.
U.S. Bankruptcy Court
District of New Jersey


Chapter 11

ORDER CONFIRMING DEBTOR'S PLAN OF REORGANIZATION

The relief set forth on the following pages, numbering two (2) through three (3), is hereby

ORDERED.

DATED: November 4, 2019



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

Debtor: Cassandra Lynn Banko

Case No.: Bankruptcy No. 18-29983 (ABA)

CONFIRMING PLAN OF REORGANIZATION

ORDER

The Amended Plan of Reorganization filed by Cassandra Lynn Banko on May 7, 2019 (the “Plan”) having been transmitted to creditors and equity security holders in accordance with the Court’s Order Approving Disclosure Statement dated June 13, 2019; and

The Plan having been modified as a result of the Objection to Confirmation filed by Specialized Loan Servicing (“SLS”) to reflect the Debtor’s agreement to pay any escrow shortage in SLS’s mortgage as per SLS’s proof of claim in equal payments over twenty four months beginning on the Effective Date; it is hereby

ORDERED that:

1. The Plan as modified as set forth hereinabove is approved and confirmed under 11 U.S.C. Section 1129.
2. Upon the conclusion of the Debtor’s Chapter 11 Plan and completion of all terms set forth therein, the Debtor shall seek an Order to Reopen Chapter 11 Case for an Order Discharging Debts for which any court fees associated with the reopening of the subject Chapter 11 case shall be waived.
3. The Debtor shall file all post-confirmation operating reports and shall pay all quarterly fees when due until this case is converted, dismissed or closed.

Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Cassandra Lynn Banko
DebtorCase No. 18-29983-ABA
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 2

Date Rcvd: Nov 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 06, 2019.

db +Cassandra Lynn Banko, 304 N. Essex Ave., Margate City, NJ 08402-1830
aty +Ellen McDowell, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052-2432Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 06, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 4, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for Chase Mortgage Finance Trust Multi-Class Mortgage Pass-Through Certificates Series 2005-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon on behalf of Creditor U.S. Bank N.A., successor trustee to Wachovia Bank, N.A., as trustee, on behalf of the holders of Multi-Class Mortgage Pass-Through Certificates, Series 2005-A1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Douglas J. McDonough on behalf of Creditor U.S. Bank N.A., successor trustee to Wachovia Bank, N.A., as trustee, on behalf of the holders of Multi-Class Mortgage Pass-Through Certificates, Series 2005-A1 DMcDonough@flwlaw.com

Ellen M. McDowell on behalf of Debtor Cassandra Lynn Banko emcdowell@mcdowelllegal.com, kgresh@mcdowelllegal.com; djamison@mcdowelllegal.com; r62202@notify.bestcase.com

Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com

Jeffrey M. Sponder on behalf of U.S. Trustee U.S. Trustee jeffrey.m.sponder@usdoj.gov, jeffrey.m.sponder@usdoj.gov

Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, N.A., as Trustee, for Chase Mortgage Finance Trust Multi-Class Mortgage Pass-Through Certificates Series 2005-A1 rsolarz@kmlawgroup.com

Sean M. O'Brien on behalf of Creditor U.S. Bank N.A., successor trustee to Wachovia Bank, N.A., as trustee, on behalf of the holders of Multi-Class Mortgage Pass-Through Certificates, Series 2005-A1 DMcDonough@flwlaw.com

Sean M. O'Brien on behalf of Loss Mitigation Select Portfolio Servicing DMcDonough@flwlaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10